

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:) CHAPTER 7 CASE
)
THOMAS D. & GINA M FLOYD,) CASE NO. 08-08286 BWB (Joliet)
)
) JUDGE BRUCE W. BLACK
Debtors)

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT
OF PROPERTY BY THE TRUSTEE)**

TO the Debtors, Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: Will County Court Annex
57 N. Ottawa St., Room 201
Joliet, Illinois 60432

on: **May 15, 2009**
at: **9:15 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.
3. The Trustee's Final Report shows total:

a. Receipts	\$ 37,143.64
b. Disbursements	\$ 10,267.56
c. Net Cash Available for Distribution	\$ 26,876.08

4. Applications for administration fees and expenses have been filed as follows:

<u>Applicant</u>		Compensation <u>Previously Paid</u>		Fees Now <u>Requested</u>		Expenses Now <u>Requested</u>
Goss Property Mgmt., <i>Chapter 7</i> <i>Administrative Expense</i>	\$	365.00	\$	0.00	\$	0.00
Trustee Insurance Agency, <i>Administrative Expense</i>	\$	290.00	\$	0.00	\$	0.00
Popowcer Katten, Ltd., <i>Trustee's Accountant</i>	\$	0.00	\$	1,354.50	\$	0.00
Law Office of Deborah K. Ebner, <i>trustee's Attorneys (Trustee Firm)</i>	\$	0.00	\$	12,583.50	\$	540.84
Deborah K. Ebner, Trustee, <i>Trustee Compensation</i>	\$	0.00	\$	4,464.36	\$	0.00

5. In addition to the fees and expenses of administration listed above as may be allowed by the Court, priority claims totaling \$9,244.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 85.82%.

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
1P	Department of the Treasury-Internal Revenue Service, <i>Claims of Governmental Units</i>	\$9,244.00	\$7,932.88

6. Claims of general unsecured creditors totaling \$71,780.32, have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be \$0.00%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
1U	Department of the Treasury-Internal Revenue Service, <i>General Unsecured Claim</i>	\$ 689.61	\$ 0.00
3	CAPITAL ONE BANK (USA), N.A. , <i>General Unsecured Claim</i>	\$ 6,977.09	\$ 0.00
4	CHASE BANK USA, <i>General Unsecured Claim</i>	\$ 9,930.92	\$ 0.00
5	CHASE BANK USA, <i>General Unsecured Claim</i>	\$ 14,348.72	\$ 0.00
6	CHASE BANK USA, <i>General Unsecured Claim</i>	\$ 5,848.67	\$ 0.00
7	CHASE BANK USA, <i>General Unsecured Claim</i>	\$ 8,975.25	\$ 0.00
8	PYOD LLC its successors and assigns as assignee of, <i>General Unsecured Claim</i>	\$ 25,010.06	\$ 0.00

7. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
8. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
9. Debtors have been discharged.
10. The Trustee proposed to abandon the following property at the hearing: NONE

Dated: April 8, 2009

For the Court,

By: KENNETH S. GARDNER
Kenneth S. Gardner
Clerk of the United States Bankruptcy Court
219 S. Dearborn Street, 7th Floor
Chicago, IL 60604

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 08-08286User: amcc7
Form ID: pdf002Page 1 of 1
Total Served: 31

Date Rcvd: Apr 08, 2009

The following entities were served by first class mail on Apr 10, 2009.

db/jdb +Thomas D. Floyd, Gina M Floyd, 25329 Pavilion Place, Plainfield, IL 60585-2566
 aty +Connie J Lambert, Law Office of Deborah K. Ebner, 11 East Adams St. - Suite 800,
 Chicago, IL 60603-6324
 aty +Deborah K Ebner, Law Office of Deborah Kanner Ebner, 11 E Adams St Ste 800,
 Chicago, IL 60603-6324
 aty +Joel A Schechter, ESQ, Law Offices Of Joel Schechter, 53 W Jackson Blvd Ste 1025,
 Chicago, IL 60604-3650
 tr +Deborah Kanner Ebner, 11 E Adams St, Suite 800, Chicago, IL 60603-6324
 121114603 American Honda Finance Corporation, P.O. Box 60001, City Of Industry, CA 91716-0001
 121114602 American Honda Finance Corporation, P.O. Box 5308, Elgin, IL 60121-5308
 12341380 +CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155,
 NORCROSS, GA 30091-5155
 12345890 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 121114604 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
 121114607 Capital One Bk (USA), NA, PO Box 5294, Carol Stream, IL 60197-5294
 121114609 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 121114608 Chase, Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153
 121114610 Chase Card Services, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
 121114611 +Citi Cards, Customer Service, Box 6000, The Lakes, NV 89163-0001
 121114612 +Countrywide Home Loans, 450 American Street S, Simi Valley, CA 93065-6285
 121114614 Countrywide Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170
 121114613 Countrywide Home Loans, P.O. Box 6560070, Dallas, TX 75265-0070
 12217542 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
 PHILADELPHIA PA 19114-0326
 (address filed with court: Department of the Treasury-Internal Revenue Service,
 Centralized Insolvency Operations, PO Box 21126, Philadelphia PA 19114)
 121114615 +Nicor Gas, POB 8350, Aurora, IL 60507-8577
 12478041 PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 121114616 +Peoples Employees FCU, P.O. Box 50424, Indianapolis, IN 46250-0424
 121114617 Retail Services, POB 15521, Wilmington, DE 19850-5521
 121114618 Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298
 12549098 +Wells Fargo Bank N.A., POB 14469 MAC X2303-01M, Des Moines, IA 50306-3469
 12114620 Wells Fargo Bank, N.A., P.O. Box 5169, Sioux Falls, SD 57117-5169
 12114619 Wells Fargo Bank, N.A., P.O. Box 54180, Los Angeles, CA 90054-0180
 12114621 Wells Fargo Bank, N.A., P.O. Box 4233, Portland, OR 97208-4233

The following entities were served by electronic transmission on Apr 09, 2009.

121114605 E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM
 Capital One Auto Finance, P.O. Box 93016, Long Beach, CA 90809-3016
 121114606 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Apr 09 2009 04:19:05
 Capital One Auto Finance, c/o Ascension Capital Group, POB 201347,
 Arlington, TX 76006-1347
 12311639 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Apr 09 2009 04:19:14
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
 Arlington, TX 76006-1347

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2009

Signature:

